

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:

Wirtz, Christa

Debtor(s)

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§

Case No. 18-20540

CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)

Elizabeth C Berg, Chapter 7 Trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$0.00 (Without deducting any secured claims)	Assets Exempt: \$5,675.00
Total Distributions to Claimants: \$11,820.50	Claims Discharged Without Payment: \$34,977.31
Total Expenses of Administration: \$3,179.50	

3) Total gross receipts of \$15,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$15,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	\$3,179.50	\$3,179.50	\$3,179.50
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$29,615.96	\$17,181.85	\$17,181.85	\$11,820.50
TOTAL DISBURSEMENTS	\$29,615.96	\$20,361.35	\$20,361.35	\$15,000.00

4) This case was originally filed under chapter 7 on 07/23/2018. The case was pending for 9 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated : 04/18/2019

By : /s/ Elizabeth C Berg
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4 (a)(2) applies.

EXHIBITS TO
FINAL ACCOUNT

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	AMOUNT RECEIVED
1830 W. Highland Ave Elgin IL 60123-0000	1110-000	\$15,000.00
TOTAL GROSS RECEIPTS		\$15,000.00

¹ The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT PAID
NA	NA	NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$0.00

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	NA	NA	NA	NA	NA	NA
TOTAL SECURED			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES AND CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Baldi Berg, Ltd.	3120-000	NA	\$13.00	\$13.00	\$13.00
Elizabeth C. Berg, Trustee	2200-000	NA	\$3.00	\$3.00	\$3.00
Elizabeth C. Berg, Trustee	2100-000	NA	\$2,250.00	\$2,250.00	\$2,250.00
Baldi Berg, Ltd.	3110-000	NA	\$913.50	\$913.50	\$913.50
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$3,179.50	\$3,179.50	\$3,179.50

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES AND CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN FEES AND CHARGES		NA	\$0.00	\$0.00	\$0.00

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (FROM Form 6F)	CLAIMS ASSERTED (FROM Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
00002	Bank of America, N.A.	7100-000	\$0.00	\$8,127.93	\$8,127.93	\$5,591.71
00001	Discover Bank Discover Products	7100-000	\$0.00	\$9,053.92	\$9,053.92	\$6,228.79
	American Express		\$45.00	NA	NA	\$0.00
	Bank of America		\$2,978.00	NA	NA	\$0.00
	Barclays Bank Delaware		\$10,063.00	NA	NA	\$0.00
	Comenity Capital Bank/HSN		\$6.00	NA	NA	\$0.00
	Fifth Third Bank		\$5,857.00	NA	NA	\$0.00
	McGill Management		\$1,446.96	NA	NA	\$0.00
	Pnc Bank		\$5,158.00	NA	NA	\$0.00
	PNC Bank		\$4,059.00	NA	NA	\$0.00
	Target		\$3.00	NA	NA	\$0.00
TOTAL GENERAL UNSECURED CLAIMS			\$29,615.96	\$17,181.85	\$17,181.85	\$11,820.50

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 18-20540
Case Name: Wirtz, Christa

Judge: Janet S. Baer

Trustee Name: Elizabeth C Berg
Date Filed (f) or Converted (c): 07/23/2018 (f)
341(a) Meeting Date: 08/20/2018
Claims Bar Date: 12/26/2018

For Period Ending: 04/18/2019

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets
1. 1830 W. Highland Ave Elgin IL 60123-0000 This property is the Debtor's residence. Trustee negotiated with Debtor for a sale of Estate's interest in the property back to the Debtor for \$15,000.00 and Debtor expressly waived any claim for a homestead or personal property exemption from the sale proceeds.	36,000.00	30,000.00		15,000.00	FA
2. 2009 Hyundai Sonata GLS Estimated Mileage: 64,000	3,975.00	0.00		0.00	FA
3. Household furnishings	1,000.00	0.00		0.00	FA
4. Electronics	50.00	0.00		0.00	FA
5. Clothes	250.00	0.00		0.00	FA
6. Cash	0.00	0.00		0.00	FA
7. Checking Chase Bank	400.00	0.00		0.00	FA
Gross Value of Remaining Assets					
TOTALS (Excluding Unknown Values)	41,675.00	30,000.00		15,000.00	0.00

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

February 15, 2019: Court approved Trustee's motion to sell the residence back to Debtor pursuant to court order November 11, 2018 [Dkt. 28]. Trustee's Report of Sale was filed November 26, 2018 [Dkt. 29]. With the assistance of her accountants, Trustee determined no estate tax return was required to be filed. Trustee reviewed and analyzed claims filed. Trustee prepared her TFR.

October 12, 2018: Trustee negotiated with Debtor for a sale of the non-exempt equity in the Debtor's condominium. The Trustee's motion to approve the proposed sale is set for hearing on November 9, 2018. The Trustee received the proposed sale proceeds of \$15,000.00 in early October and deposited same in Estate account, pending court approval of proposed settlement. The claims bar date has been fixed at December 26, 2018 for general unsecured creditors and January 22, 2019 for governmental units. Upon expiration of the claims bar date, the Trustee will review claims, resolve any issues, attend to Estate tax matters and prepare her TFR.

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Asset Description (Scheduled and Unscheduled (u) Property)	Petition/Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets

Initial Projected Date of Final Report(TFR) : 05/31/2019

Current Projected Date of Final Report(TFR) : 02/19/2019

Trustee's Signature /s/Elizabeth C Berg
Elizabeth C Berg
P. O. Box 2399
Glen Ellyn, IL 60138-2399
Phone : (312) 726-8150

Date: 04/18/2019

FORM 2
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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 18-20540

Case Name: Wirtz, Christa

Trustee Name: Elizabeth C Berg

Bank Name: Texas Capital Bank

Account Number/CD#: *****5443 Checking Account

Taxpayer ID No: **.***7013

Blanket bond (per case limit): 5,000,000.00

For Period Ending: 4/18/2019

Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
10/04/2018	[1]	Wirtz, Christa 1830 W. Highland Unit D-403 Elgin, IL 60123	Debtor's purchase of EQ in Debtor's residence (approved per court order dated 11/11/18 [Dkt. 28])	1110-000	15,000.00		15,000.00
04/03/2019	51001	Elizabeth C. Berg, Trustee PO Box 2399 Glen Ellyn, IL 60138-2399	Trustee's Final Compensation	2100-000		2,250.00	12,750.00
04/03/2019	51002	Elizabeth C. Berg, Trustee PO Box 2399 Glen Ellyn, IL 60138-2399	Trustee expenses	2200-000		3.00	12,747.00
04/03/2019	51003	Baldi Berg, Ltd. PO Box 2399 Glen Ellyn, IL 60138-2399	Trustee's attorneys' fees	3110-000		913.50	11,833.50
04/03/2019	51004	Baldi Berg, Ltd. PO Box 2399 Glen Ellyn, IL 60138-2399	Trustee's attorneys' expenses	3120-000		13.00	11,820.50
04/03/2019	51005	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054	Disb of 68.80% to Claim #00001	7100-000		6,228.79	5,591.71
04/03/2019	51006	Bank of America, N.A. PO Box 982284 El Paso, TX 79998	Disb of 68.80% to Claim #00002 Mail payment to: Bank of America, NA P.O. Box 15102 Wilmington ,DE 19886-5102	7100-000		5,591.71	0.00

Page Subtotals

15,000.00

15,000.00

FORM 2
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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 18-20540

Case Name: Wirtz, Christa

Taxpayer ID No: **.***7013

For Period Ending: 4/18/2019

Trustee Name: Elizabeth C Berg

Bank Name: Texas Capital Bank

Account Number/CD#: *****5443 Checking Account

Blanket bond (per case limit): 5,000,000.00

Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)

Page Subtotals

COLUMN TOTALS	15,000.00	15,000.00
Less: Bank Transfer/CD's	0.00	0.00
SUBTOTALS	15,000.00	15,000.00
Less: Payments to Debtors		0.00
Net	15,000.00	15,000.00

All Accounts Gross Receipts:	15,000.00
All Accounts Gross Disbursements:	15,000.00
All Accounts Net:	0.00

TOTAL-ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
*****5443 Checking Account	15,000.00	15,000.00	
Net Totals	15,000.00	15,000.00	0.00